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Attorney for STATE OF HAWAII
OFFICE OF CONSUMER PROTECTION

UNITED STATES BANKRUPTCY COURT

DISTRICT OF HAWAII

In re:)	Case No. 15-01446
)	Chapter 7
ANABEL GASMEN CABEBE,)	
)	
Debtor.)	
)	
)	
STATE OF HAWAII, by its OFFICE)	
OF CONSUMER PROTECTION,)	Adv. Pro. No. 16-90011
)	
Plaintiff,)	
)	
v.)	
)	
ANABEL GASMEN CABEBE,)	
)	
Defendant.)	
)	
)	

SUPPLEMENTAL DECLARATION OF JOHN N. TOKUNAGA

I, JOHN N. TOKUNAGA, do declare:

1. I have personal knowledge of the facts stated in this Declaration and if called as a witness in this action, I could and would testify to all matters set forth herein of my own knowledge.

2. I am a supervising investigator with the State of Hawaii Department of Commerce and Consumer Affairs' Office of Consumer Protection (hereinafter "OCP"), working out of OCP's Oahu office.

3. In the regular performance of my job functions, I am familiar with business records maintained by OCP. Those records generated by OCP (which include data compilations, electronically imaged documents, and others) are made at or near the time by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records, and are kept in the course of business activity conducted regularly by OCP. OCP maintains accurate copies or originals of the documents related to the complaints filed by consumers, and relies on the maintenance of such documents in the normal course of its operations. It is the regular practice of OCP to make and maintain these documents as its business records ("business records").

4. In connection with making this Declaration, I have personally examined the business records as they relate to Anabel Cabebe ("Cabebe"), and based on my review of the business records in OCP's possession regarding Cabebe,

I have personal knowledge of and am competent to testify to the matters hereinafter stated.

5. Certain OCP business records have been attached as Exhibits to the Memorandum in Support of OCP's Motion for Reconsideration (the "Memorandum"), all which I am able to authenticate.

6. Exhibit A to the Memorandum is a true and correct copy of the response received from Wells Fargo Bank to an OCP subpoena for information pertaining to an account opened in the name of Mortgage Enterprise.

7. Exhibit B to the Memorandum is a true and correct copy of an unsolicited notarized statement made by Angelita Pasion.

8. Exhibit C to the Memorandum is a true and correct copy of OCP's ex parte motion to garnish an account opened at JPMorgan Chase Bank in the name of Mortgage Enterprise except that exhibits 1 through 11 thereto have been omitted due to their length.

I declare under penalty of perjury that the foregoing is true and correct.

Dated: October 13, 2016

/s/ John N. Tokunaga
JOHN N. TOKUNAGA